

Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ERIC C. ZURCHER  
PATRICIA S. ZURCHER  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-11243 JAD

Chapter 13

Related to ECF No. 81

**DEFAULT O/E JAD**

ORDER OF COURT

AND NOW, this 22nd day of August, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED  
8/22/23 12:42 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
JEFFERY A. DELLER jah  
UNITED STATES BANKRUPTCY JUDGE

In re:  
Eric C. Zurcher  
Patricia S. Zurcher  
Debtors

Case No. 18-11243-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Aug 22, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric C. Zurcher, Patricia S. Zurcher, 77 McKinley Ave, Warren, PA 16365-3464
cr	+ Santander Bank, N.A., c/o Thomas A. Capeha, 33 S. Seventh Street, Allentown, PA 18101-2436
15034557	+ Andrea Stapleford, Esq., Stapleford & Byham LLC, 600 Market St, Warren, PA 16365-1326
14958897	+ Commercial Acceptance, 2 W. Main St, Shermanstown, PA 17011-6326
14958899	+ Discover, P.O. Box 742655, Cincinnati, OH 45274-2655
14958902	+ Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, Eatontown, NJ 07724-2279
15034558	+ Kylander Development, LLC, 1370 Jackson Ave, Warren, PA 16365-4366
14958911	+ Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
14958916	Rotech Healthcare, Orlando-Dept #59, P.O. Box 850001, Orlando, FL 32885-0001
14958919	State Farm, P.O. Box 44110, Jacksonville, FL 32231-4110
14958922	Tri State Neurological Surgeon, 120 East 2nd St Ste 401, Erie, PA 16507-1577
14958923	+ US Dept Ed, ECMC/Bankruptcy, PO Box 16408, St Paul, MN 55116-0408

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 23 2023 00:00:40	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14962932	Email/Text: ally@ebn.phinsolutions.com	Aug 22 2023 23:41:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14958894	+ Email/Text: ally@ebn.phinsolutions.com	Aug 22 2023 23:41:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14989821	+ Email/Text: RASEBN@raslg.com	Aug 22 2023 23:41:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14958898	+ Email/Text: dylan.succa@commercialacceptance.net	Aug 22 2023 23:41:00	Commercial Acceptance Company, 2300 Gettysburg Rd, Suite 102, Camp Hill, PA 17011-7303
14958900	Email/Text: mrdiscen@discover.com	Aug 22 2023 23:41:00	Discover, PO Box 30421, Salt Lake City, UT 84130-0421
14961646	Email/Text: mrdiscen@discover.com	Aug 22 2023 23:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14958901	+ Email/Text: mrdiscen@discover.com	Aug 22 2023 23:41:00	Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
14958903	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 22 2023 23:41:00	Internal Revenue Service, Centralized Insolvency,

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			Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14958896	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 23 2023 00:00:31	Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
14958907	Email/Text: EBN@Mohela.com	Aug 22 2023 23:41:00	MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
14959638	Email/Text: EBN@Mohela.com	Aug 22 2023 23:41:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
14958904	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Credit Management, Inc., 3111 Camino Del Rio North, Suite 1300, San Diego, CA 92108-5750
14958905	Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Credit Management, Inc., P.O. Box 60578, Los Angeles, CA 90060-0578
14979646	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14958906	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14958908	^ MEBN	Aug 23 2023 09:51:46	National Credit Management, Attn: Bankruptcy, PO Box 32900, Saint Louis, MO 63132-8900
14958910	Email/Text: bankruptcies@penncredit.com	Aug 22 2023 23:41:00	Penn Credit Corporation, Attn: Bankruptcy, PO Box 988, Harrisburg, PA 17108
14989333	+ Email/PDF: ebnotices@pnmac.com	Aug 22 2023 23:49:02	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
14959229	+ Email/PDF: rmscedi@recoverycorp.com	Aug 22 2023 23:49:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14958909	+ Email/Text: paparalegals@pandf.us	Aug 22 2023 23:42:00	Patenaude & Felix, 501 Corporate Dr Ste 205, Southpointe Center, Canonsburg, PA 15317-8584
14958912	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:42:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14958913	Email/PDF: ebnotices@pnmac.com	Aug 22 2023 23:50:09	Pennymac Loan Services, LLC, Attention: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
14958914	^ MEBN	Aug 23 2023 09:51:50	Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
14958915	^ MEBN	Aug 23 2023 09:51:12	Quality Asset Recovery, LLC, P.O. Box 239, Gibbsboro, NJ 08026-0239
14958917	+ Email/Text: DeftBkr@santander.us	Aug 22 2023 23:42:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
14958918	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 22 2023 23:42:00	Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
14958920	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 23 2023 00:00:27	Synchrony Bank, 4125 Windward Plaza Dr., Alpharetta, GA 30005-8738
14958921	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2023 23:49:55	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14958924	Email/Text: edbknotices@ecmc.org	Aug 22 2023 23:41:00	US Dept of Ed/Gsl/Atl, PO Box 4222, Iowa City, IA 52244
14958925	+ Email/Text: EDBKNotices@ecmc.org	Aug 22 2023 23:41:00	US Dept of Education, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448
14958926	Email/Text: electronicbkydocs@nelnet.net	Aug 22 2023 23:42:00	US Dept. of Education/Glelsi, PO Box 7860, Madison, WI 53707-7860

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14958927 + Email/Text: electronicbkydocs@nelnet.net

Aug 22 2023 23:42:00

US Department of Education/Great Lakes, Attn:  
Bankruptcy, PO Box 7860, Madison, WI  
53707-7860

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14989822	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14981013	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14958895	##+	Bryan J. Polas, Esq., Patenaude & Felix, A.P.C., 501 Corporate Dr Ste 205, Southpointe Center, Canonsburg, PA 15317-8584

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2023 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor PENNYMAC LOAN SERVICES LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Andrew M. Lubin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC nj-ecfmail@mw-c-law.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Kellie Rahl-Heffner	on behalf of Creditor Santander Bank N.A. krah-Heffner@grossmcginley.com, jkacsur@grossmcginley.com
Marisa Myers Cohen	on behalf of Creditor PENNYMAC LOAN SERVICES LLC ecfmail@mw-c-law.com, mcohen@mw-c-law.com
Mark G. Claypool	on behalf of Defendant Ally Bank mclaypool@kmgslaw.com knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com
Mark G. Moynihan	on behalf of Debtor Eric C. Zurcher mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Joint Debtor Patricia S. Zurcher mark@moynihanlaw.net

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moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Plaintiff Patricia S. Zurcher mark@moynihanlaw.net  
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Plaintiff Eric C. Zurcher mark@moynihanlaw.net  
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Joint Debtor Patricia S. Zurcher shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor Eric C. Zurcher shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Thomas Song

on behalf of Creditor PENNYMAC LOAN SERVICES LLC pawb@fedphe.com

TOTAL: 16